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BRANCH BANKS ARE SEEN BY ROGER BABSON

NEW YORK HOUSES TO SEEK
RENEWAL OF INFLUENCE
HIS VIEW.

Hurt by Federal Reserve System

There has been much discussion regarding branch banks at the annual convention of the American Bankers Association which was held last week in New York. Owing to the controversy which this discussion has developed, Roger W. Babson was today interviewed regarding the probable outcome.

"Of course the discussion is the natural outgrowth of the establishment of the Federal Reserve Banks. Before the days of the Federal Reserve system," says Mr. Babson, "a branch bank organization practically existed, although it was an unconscious and invisible organization. For instance, the small bank in Indiana took orders from its correspondent bank in Indianapolis; and the Indianapolis bank took its orders from a still bigger bank in New York. The heads of a few of the New York banks would hold a conference at the home of the late J. Pierpont Morgan or at the home of Mr. Baker of the First National Bank, and decide upon a policy. This policy they would pass along to the large banks of Boston, Chicago, Philadelphia, Indianapolis, St. Louis, New Orleans, and other large cities. The banks in these large cities would in turn pass the same policy on to the small banks in their districts. There were no contracts or stock control existing between the banks, but there was an invisible control which was very powerful. With the organization of the Federal Reserve Banks the clearance of checks at par, and the legislation against interlocking directorates this control was given a tremendous jolt. No longer it is much of an object for a country bank to keep a deposit with the large city bank. Thus there has been a gradual drifting away on the part of the country banks from the city banks. The large cities have become more independent of New York; and the country banks, have become more independent of the large cities. As long as the money rates were high, this did not worry the city banks, but during the past year when money rates have been declining, the large city banks have distinctly felt the loss of their former power. Hence, they are looking around for some plan to get their country following back again.

"There is no hope of breaking up the Federal Reserve system, which is functioning very satisfactorily. The men connected with the Federal Reserve banks are active and ambitious. They are building permanent and substantial banking houses and are accumulating great resources. They are issuing reports and other publications which appeal greatly to the country banks. The larger city banks are distinctly worried about this and are looking for some other means for recouping their prestige. They first turned their attention to Foreign Trade organizations. 'Foreign Trade' was the key note at the American Bankers Convention two years ago. The foreign trade business, however, has not panned out as well as the banks had hoped it would and our recent tariff has given all."

GIVE WORK AT GRAND RAPIDS

ST. ALMA SHRINE EXEMPLIFIES
DEGREE BEFORE 500 IN
THAT CITY.

On Friday afternoon fifty members of St. Alma Shrine, Order of the White Shrine of Jerusalem, went to Grand Rapids, where that evening they exemplified this degree for the Grand Rapids order at 8:00 o'clock, to about 400 members of the Grand Rapids lodge, and visiting members.

Mrs. Mary Bistline, Worthy High Priestess, and her cast of 38 members received many compliments on the excellence of the work that was rendered. The Eastern Star room at the Masonic Temple there was overcrowded there being 500 members of this order present in all. The excellence of the work given by the local degree team did much to put Alma on the map Masonically.

Most of the members of the St. Alma Shrine returned to their homes in this city Saturday morning.

Dr. Cabot is to Speak in Alma

The Gratiot County Medical Society announces that it has made arrangements whereby Dr. Hugh Cabot, dean of the Medical School of the University of Michigan, is to speak at the high school auditorium at 3:30 p. m., December 14.

Dr. Cabot comes to Alma as a member of the University Extension course, and as a part of the public health educational program. He will speak on the subject, "Germs and their relation to human life."

It will be a real privilege that the people of this vicinity will have in this opportunity to hear so distinguished a member of the medical profession as is Dr. Cabot, and on such a pertinent question as the one he will handle.

NEW MANAGEMENT

Mr. J. L. Turco of Detroit assumed the management of the Alma Electric & Battery Company business the first of the week. Mr. Turco has had twenty-five years experience in the electrical business, largely in Detroit, and is familiar with all details of the business. He plans to extend the business of the local plant, and will move his family to Alma in the near future.

SCHOOLS ENROLL MANY CRUSADERS

10,000 ARE NOW ENROLLED IN
THE SCHOOLS OF 58 COUNTIES OF STATE.

Have you a chore card in your home?

If not, it's safe to prophesy that Johnny or Mary will bring one home inside of the next month, for 40,000 cards have already been given out in Michigan schools, and 60,000 more are expected to be in service by Christmas.

In the home the chore card is said to be comparatively harmless. Symptoms of its presence are mainly noticeable among the rising generation. A passion for tooth-brushes and a mania for soap and water point almost infallibly to a lurking chore card in the family.

The chore card, in fine, is the record folder of the Modern Health Crusade. Special instruction in this device for the teaching of hygiene is being given at each of the district teachers' conventions during this month. The Crusade is sponsored by the Michigan Tuberculosis association and the state departments of Public Instruction and Health.

Following an earlier series of lectures given at county teachers' meetings an enrollment of forty thousand children in 58 counties has been reported to state Crusade headquarters. From a pedagogical point of view the interest in the Crusade lies in the fact that it aims at establishing the habits of healthful living instead of confining the work in hygiene to formal instruction.

Lyceum Notes

Arrangements are complete for pushing the sale of tickets for the Community Lyceum Course. Canvasers are conducting an active campaign throughout the city giving everyone an opportunity to invest. If more convenient, tickets may be secured at the banks and drug stores.

Reserved seats are now on sale at Murphy's drug store at 50 cents for the whole course of six numbers, "First come, first served." Reservations for single numbers are 10 cents for each seat. Good seats may be had without reservations.

The Lyceum season is now well under way in many communities and reports indicate that the sales of season tickets have been greater than usual. Alma should not fail to keep up her good reputation as a good Lyceum.

The Harp Ensemble Company is getting fine comments for the high quality of its programs, from various points in neighboring states.

Bishop McConnell, who opens our course on Nov. 8, has recently returned from the Far East. He has a new lecture presenting his observations and conclusions, which may be substituted for his announced subject, "Mexico."

The Lyceum promotes the individual and community betterment.

The Lyceum is your friend and deserves your friendship.

The Lyceum course is for the whole family.

Get a handy package of scratch pads at the Record office. You will find them handy for the grocery list.

Hot and cold lunches daily. DeLuxe Candy Co.—advertisement 75-2c

PINE AVENUE WORK SOON TO BE COMPLETED

STEEL BRIDGING IS HERE AND
WORK CAN NOW BE RUSHED
RAPIDLY.

Will Widen the Narrow Outlet

The paving on Pine avenue is being rushed rapidly and work on the new abutments, which will support the bridge that is to straighten out Pine at the intersection of Superior street and thus make a far less dangerous corner, has been put under way. Unless there is a very decided change in the weather there is little question but that both pieces of work will be completed this fall.

The new abutments of concrete at the edge of the race, which will support the steel work of the new bridging, are being poured this week. The steel for the work, which was ordered some weeks ago, and on which poor delivery was secured, arrived here on Monday and is ready for use as soon as the abutments have dried sufficiently to support it. After the steel framework has been put in place, the entire bridging will be covered with concrete, and the heretofore narrow outlet on Pine, which has long been considered one of the most dangerous corners in the city as regards traffic, will have been done away with, as the bridging over of the race at this point will make the outlet on Superior street of sufficient width to do away with a bad corner.

The paving on Pine has now been laid in the block between Walnut and Downie and is being poured in the half block, south from Downie. The half block from Superior north may possibly be held up for a short time until the bridging frames are put in place, so that the entire width of the street may be paved at one time.

F. C. O'Meara Gives Business Address

Mr. F. C. O'Meara of Grand Rapids gave an address before the St. Louis Board of Trade at the noon luncheon last Friday which contained much food for thought. We reproduce it for record readers:

I would like it very much if you would take a good look at me at this time because I may want to be identified at the end of this meeting.

There is just one thing that I want to say right here that may be of some benefit to you and I constrain to remark that there is a great deal of unhappiness and a great deal of misunderstanding and sometimes a great deal of loss of business because of the natural tendency among men to be suspicious of one another and the fact of the matter is that it seems to be a luxury to be suspicious of one another.

Listen, young fellows, now I am not saying that this has anything to do with this present company of men, but, being as you are, good looking, honorable and upright, they are not as good as you in your own opinion and consequently you are prone to be suspicious, but brothers let me say a word to you.

We have recently, as you well know, passed through as strenuous business depression as the majority of us ever anticipated going through. But I believe that at the basis of it all is the fact that each of us sets forth to grab in his share of the rich harvest without thought of the other fellow's rights. We have gone so far that we are suspicious of our own brother.

Before I go any further I want to say to you gentlemen that business in the real meaning of the word is human relationship, and therefore, I just want to prove this by showing you where Business began and I also want to trace this thing called business back a little for you to see just where you stand today.

Business began in the early dawn of Creation and when the great Architect of the Universe had finished He crowned His work by creating Man. He then gave man full charge of this entire Universe and its fullness, but, he placed a condition on the power of Control of this Universe and I want to say this to you. There still rules a God today in spite of what any man may say. It is still the same Universe that he created.

Each man is placed here that he may study the fullness of this earth and what he can do to earn his way and to study in what way he can make the other man's life easier and better and he is to be paid in proportion to the work done.

Now let me say something further to you; namely, that Business is not just something that gives a man license to use his knowledge to

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VIOLIN RECITAL

The violin recital by Roderick White in the Chapel last Thursday drew a small but appreciative audience. Mr. White made a fine impression and graciously responded to several encores. The diversity of his program brought into play every mode of tone that can be expressed by a violin. Mr. White's versatility, his deftness of touch, perfect technique and exquisite interpretation, instantly stamped him as a master in his field.

His choice of program was excellent, every number being of unusual merit. The program as given follows:

- I. Sonata in C minor — Grieg
- (a) Allegro con Brio
- (b) Allegro quasi Romanza
- (c) Allegro Molto
- II. Minuetto — Haydn-Burmester
- (b) Nobody Knows De Trouble I've Seen — Cameron White
- (c) Waltz — Brahms-Hochstein
- (d) Ballet Music from 'Rosa-munde' — Schubert-Kreisler
- III. (a) In a Chinese Temple — Clerbois
- (b) Hindu Chant — Rimsky-Korsakov
- (c) Habanera — Sarasate
- IV. (a) Polka — Tor Aulin
- (b) Spanish Dance — Grandos
- (c) Moto Perpetuo — Novacek

ARE IN SOUTHLAND

W. F. Baker, whose home is in Alma, accompanied by B. C. Corwin a resident of Cincinnati, Ohio, two boys, are spending a few days here on their way to South and Central America.

These young men are students of the Michigan Agricultural school, and are on this hike to learn the agricultural products of each state thru which they pass. They started on this trip September 26th and have reached Lakeland by getting rides and by walking when not so fortunate as to get "picked up."

They state that they expect to go from this city to the banana district of Central America, where they anticipate making further studies of agricultural conditions in that country.

MACCABEE CLINIC IS TO BE HELD

MOTHERS URGED TO TAKE THE
CHILDREN TO CLINIC AT
ITHACA NOV. 1.

Frances E. Burns of St. Louis, Great Commander Ladies of the Maccabees, has announced that a children's clinic will be held at the Methodist church in Ithaca on Wednesday, November 1, and urges that everyone take their children to the clinic and have them examined.

Dr. Blanche Haines, director of the Bureau of Child Hygiene and Public Health Nursing, is to be in charge of the clinic. She will be assisted by Dr. Sarah T. Chase, Great Medical Examiner of the Ladies of the Maccabees.

Mrs. Burns announces that all children are welcome at the clinic whether or not their parents are Maccabees, and she especially urges that every mother, who has a child who is not perfectly well or is subnormal in any way, will see that the child is taken to the clinic that she may reap the benefit that is to be derived from the examination by the physicians.

In connection with the clinic the Gratiot County Good Health Society will give a play or pageant, in which 30 fourth grade children of the Alma Public Schools, under the direction of Miss Rose Horton, will take part.

ATTENTION

Bill: "Say Mary who are you going to vote for for Register of Deeds?"

Mar: "Why Bill I am going to vote for Sarah Brodebeck."

Bill: "Why do you do that Mary?"

Mary: "Well Bill, in the first place she is perfectly qualified to fill the office, and in the second place she is a woman, and I admire her pluck. I know Bill that you are a Republican and that you believe in the doctrine of 'voting it straight' but you cannot carry me over to that policy. In our women voters organization we talked this matter over, and we decided unanimously, in view of her exceptional qualifications, we would all vote for her. And so we women propose to elect Sara as our Register of Deeds."

Bill: "All right Mary. I think you're right; I will vote for her myself."

(Political Advertisement)

H. S. Babcock and wife returned Tuesday from Green Oak, Michigan, where they went to attend the wedding of Mrs. Babcock's sister, Miss Una Gage, who was married on Saturday to W. D. Kimball of Elgin, Ill.

China is importing a number of blooded American cattle.

Hot and cold lunches daily. DeLuxe Candy Co.—advertisement 75-2c

Circulation counts—we have it.

CAMPAIGN AT SUGAR PLANT HAS STARTED

ITS IMPORTANCE IN CITY'S LIFE
FORCIBLY BROUGHT HOME
IN RECENT YEARS.

Run May Continue Nearly 3 Months

The Alma plant of the Michigan Sugar Company put its annual fall campaign under way Saturday morning when the first beets of the 1922 crop went into the slicer, and there is every expectation that there will be no let up in the work until the last beet is sliced from 70 to 80 days hence. During this time over 75,000 tons of beets will go through the slicing process and yield up their quota of sugar for the tables of the country.

During the past ten days or two weeks the beet sheds and the weigh stations of the company have been open and have been receiving beets from the farmers of the vicinity who have been under contract during the past summer. During the past week they have been coming in rapidly and if the present weather holds forth for the coming two or three weeks there will be a shortage of beets before the end of the campaign. The present pleasant weather and the good condition of the roads both indicate that the farmers will have little trouble this year in getting their beets harvested and into the sheds or delivered to the weigh stations.

The Alma plant has in the neighborhood of 50,000 tons of beets under contract with the farmers of this vicinity and the probabilities are that approximately 30,000 tons of the sugar beets will be received from some of the other plants of the Michigan Sugar company to be made into sugar at this point. This means that the Alma company will run from 70 to 90 days in its annual campaign.

With a sugar market that is apparently growing stronger, and much stronger than a year ago the prospects are that the farmers who raised sugar beets this year will get a good price for their crop. This means that they will have thousands of dollars to spend for the things that they will need for the winter months. The workers at the factory will also receive thousands of dollars in return for the labor at the plant, a great part of which will ultimately find its way into the business houses of Alma and of Gratiot county.

This again brings home the fact that the sugar factory is also one of the important factors in the industrial life of the community, although it is operating only a few months during the course of the year. Its importance to Alma has been clearly shown during the past year or two. Prior to that time and for a decade there may have been some who had never given this concern a thought as regards its place in the business and industrial life of Alma, but the experience of the past two years, with the aid that it has extended to Alma workers in the fall, and in providing them with funds for the winter months, has brought to it a new importance, as Alma people are again brought to realize its genuine worth.

ALMA HORSE MAKES GOOD

Probably very few people in the city know that Alma has one of the fastest horses on the Michigan racing circuit, but that is a fact as shown by the score board.

Wm. Cushing's five year red pacer has shown both speed and class this season and incidentally paid his board and keep if one is to judge by the race record.

The following score board will show his performances:

Jonah	8	4	4
Owosso	2	3	3
Ithaca	1	1	1
Mt. Pleasant	1	1	1
Saginaw	2	1	1
Grand Rapids	1	1	1
Hillsdale	1	2	3

He took the record at Grand Rapids and the time by heats was as follows: first, 2:13 3/4; seconds; second, 2:12 1/2; third, 2:13 1/4.

It is needless to say that "Bill" takes some pride in this "hoss" and the neighbors say that the Cushing farm has been entirely remodeled and equipped with all modern conveniences, including fire place, electric light and a bath.

In the outskirts of Vienna, in a building once known as the castle of Maria Theresa, a most modern school of agriculture is being organized, and special vocational training will be developed as the school grows to the needs of the boys.

Hot and cold lunches daily. DeLuxe Candy Co.—advertisement 75-2c

The person who pays as he goes never arrives too soon.

Fall Cleanup Week Begins on Monday

The annual fall clean-up week will be held from October 30 to November 4, during which time all citizens are requested to have all rubbish, which they wish to have removed, put in piles near the streets or alleys so that it can easily be loaded and carted away. City teams are to carry away all rubbish so placed.

The Civic League which is sponsoring the fall clean-up week, urges that all property holders do their part in making the fall clean-up a real one. It not only removes unsightly things, but aids in cleaning up the entire city, making a more cheerful, healthful tone in Alma.

Riverdale Promoter Has New Manager

Mr. C. H. Manzer of Jackson assumed control of the Riverdale Promoter last week taking it over from Mr. J. L. Nichols who has been the publisher for the last twelve years. Mr. Manzer is a man of considerable experience in the newspaper business and should be able to make the Promoter a real promoter of Riverdale interests, as it has been in the past.

TO OPEN THE RED CROSS ROLL CALL

ARMISTICE DAY WILL SEE THE
ANNUAL ROLL CALL PUT
UNDER WAY.

The Red Cross Roll Call, opening Armistice Day, November 11, and continuing to Thanksgiving Day, brings to the people of this community their annual opportunity to renew allegiance to the American Red Cross.

By enrolling during this period as a member, or renewing your membership if you enrolled last year, you can do our part in making possible the continuance and expansion of the service of humanity that has become synonymous with the name and emblem of the Red Cross.

What the American Red Cross as a national organization has achieved in the past and is continuing is a matter of record graven deeply in the hearts of all who love their fellow-men. Drawing no line of color, race or creed, and with the world its field, it carries succor to the helpless wherever they may be.

The following message has been received from the National Convention recently held at Washington, D. C.: "Work for disabled veterans is the first duty of the American Red Cross."

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Under-Sheriff Earl Willert Gives Ideas of Sheriff's Duties

In a primary election open to all who cared to enter, I was selected as the candidate of the Republican party for sheriff of Gratiot. At this primary I received 1193 votes to my nearest competitor 637.

1. As candidate for sheriff, I am asking the support of all who want to see the constitution and laws of the United States and the State of Michigan enforced in reference to the making, transportation and sale of liquor.

2. Of all those who want to see all other laws enforced.

3. Of all those who believe in a straight forward impartial administration of all laws without fear, favor or political figuring.

4. Of all who believe in an economical administration of this office and in making this office as far as possible self-sustaining or better.

5. Of all who believe that the present administration has made a good record and carried out the things stated above which we believe a sheriff is in duty bound to do.

As proof of this statement, I publish below a statement taken from the county clerk's books, which can be verified by any one who cares to go to the office:

Sheriff's Office Self-Supporting

The question is often asked, "How much is it costing the people of Gratiot county to run the sheriff's office?" The following statement shows that not only is it not costing A CENT, but that it brought into the county treasury during the last year, to July 1, 1922, \$818.92 more than it cost to run the office and there were 94 convictions for states prison offenses, while during a corresponding period, ten years ago, it cost the county \$4,722.99 MORE than the county received from fines with only 7 states prison convictions. Below is a detailed statement of work done, convictions secured, amounts paid to sheriffs and deputies, and money turned into the County Treasury for the two periods of one year each, from July 1st, 1911, to July 1, 1912, and from July 1, 1921, to July 1st, 1922.

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TOWNSEND WAS SPEAKER HERE AT BIG MEET

SENATOR, FORDNEY, AND DELAND SPOKE IN ST. LOUIS, ALMA AND ITHACA.

Campaign Issues Put Before Voters

The people of Gratiot Co., were given opportunity last Thursday to hear Senator Townsend and Bird J. Vincent, Republican nominee for Congress to succeed Hon. Joseph W. Fordney. Addresses were given in Ithaca, St. Louis, and Alma. The people from the surrounding townships were invited to attend at the most convenient point and there was a large attendance at each of the three meetings held in the county. Secretary of State Chas. J. Deland, accompanied the party and discussed state issues.

The meeting at Alma was held in the evening at the high school auditorium and was largely attended by voters who came to hear the issues of the campaign discussed. Secretary of State, Deland, was the first speaker and he held the closest attention of his audience with a detailed account of the expenditures in the state of Michigan during the present administration and explained in full detail the working of the new administrative board showing that a very decided saving had been made by use of the budget system and by putting the expenditure of money into the hands of one committee instead of having it in a multiplicity of committees as has been the case under the old system. Mr. Deland quoted figures from the department of state and the auditor general's department which showed conclusively that the actual operating expense of the state had been reduced and at the same time called attention to the fact that the war debt, the soldier's bonus, and the fifty million appropriated for roads had necessarily increased the tax rate in the state.

Senator Chas. Townsend was the next speaker and he discussed matters of national interest and importance. He called attention to the fact that the interest on our national debt at present is about as much as the entire national debt was before the great war, and discussed quite in detail the expenditures incident to the war and the necessity for raising large sums of money in order to pay the debt which came to us as a result of the war and especially as a result of the great and needless waste connected with the conduct of the war.

Senator Townsend called attention to the fact that it is very easy to criticize but a much more difficult matter to reconstruct our economic conditions after they have been entirely upset and thrown out of balance by such an event as the war. He also discussed the new Great Lakes to Ocean Waterway Project, and explained fully what it would mean to Michigan and the other central states should they be enabled to ship their products direct to foreign countries by water without several transfers

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ARMISTICE DAY TO BE OBSERVED

LOCAL LEGION POST PLANS ON
PAYING RESPECT TO WAR'S
HERO "BUDDIES."

Plans are under way by the George W. Myers Post No. 132, American Legion, for a fitting observance here on Saturday, November 11, of Armistice Day, which will long be remembered as one of the most happy days, not only nationally, but throughout the world, in recent history, as it brought an end to the most terrible struggle that the world had ever seen.

The plans of the Post are not yet ready for announcement, but it is expected that they will be ready within another week, and will be announced through the columns of The Record.

On this day Alma College meets Albion College in a Michigan intercollegiate game, which promises to have a highly important bearing on the Michigan college championship this fall, and the program will undoubtedly be so arranged as to provide plenty of time for everyone to witness this game, in addition to paying the respect that is the full due of every man who was in the service, and to do full honor to "those who gave their last full measure of devotion."